

REGINA HARRIS
15420 DACOSTA
DETROIT MI 48223

FAX COVER PAGE

DATE

**NUMBER OF PAGE'S
WITH COVER PAGE--3**

TO APRIL A. TAYLOR_____

FROM REGINA HARRIS

**REMARK'S HERE THE PAPER'S I HOPE I SIGN
THIS IN THE RIGHT PLACE APPLICATION
NUMBER 10/751,726**

**IF THERE WAS ANY PROBLEM RECEIVING THIS FAX PLEASE
RESPOND BACK TO PHONE NUMBER 313-535-2234 OR
FAX 313-535-4699**



Office Action Summary

Application No.

10/751,728

Applicant(s)

DILLARD, REGINA FRANCES

Examiner

April A. Taylor

Art Unit

2876

The MAILING DATE of this communication appears on the cover sheet with the correspondence address -
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 11 February 2005.
- 2a) ☒ This action is FINAL. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-4 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-4 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☒ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 11 February 2005 is/are: a) ☐ accepted or b) ☒ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date _____
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____

BEST AVAILABLE COPY



Patent Application
Regina f. Harris

disclosure Document no: 505773
Dec.-20-2003

Claims

Claims 1. (currently amended) A process of obtaining or purchasing a reprove prepaid credit card involving:

a bank, vendor , or retailer for the disbursement of the prepaid credit card: a purchaser for buying the prepaid card at the interval needed, activating the prepaid credit card after the card is purchased; and utilizing the card for transaction similar to traditional credit cards.

Claims 2. (currently amended) the process of claim 1, wherein allowing purchases in intervals of \$25 or more.

Claims 3. (currently amended) the process of claim 1, wherein purchases can include hotel reservations, plane tickets, car rental, or any purchases which utilizes currency or traditional credit cards.

Claims 4. (currently amended) a system containing

means for allowing a credit cardholder to remain anonymous or have photo and or fingerprints inputted for identification purposes, and means for purchasing a card without being conformed to traditional credit card approval.



Claim

Claim 1. **(currently amended)** A process of obtaining or purchasing a ~~Reprove~~
~~Prepaid Credit card~~ involving:

~~A Bank~~, vendor, or retailer for the disbursement of the ~~Prepaid Credit~~
~~Card~~; ~~A purchaser~~ for buying the ~~Prepaid Card~~ at the interval needed;
~~Activating the Prepaid Credit Card~~ after the card is purchased; and
utilizing the card for transactions similar to traditional ~~Credit Cards~~

Claims 2 **(currently amended)** ~~The Method of Claim 1~~, wherein allowing
purchases in intervals of \$25 or more.

Claims 3. **(currently amended)** ~~The Method of claim 1~~, wherein Purchases can
include ~~Hotel Reservations, Plane Tickets, Car Rental~~, or any purchases which
utilize ~~Currency or Traditional Credit Cards~~.

Claim 4. **(currently amended)** ~~A system Containing:~~

~~Means~~ for allowing a credit cardholder to remain ~~Anonymous~~ or have
photo and or fingerprints inputted for identification purposes; and means
for purchasing a card without being conformed to traditional credit card
approval.



Patent Application
Regina f. Harris

Disclosure Document no:505773
Dec. -20 -2003

REMARK'S

(RESPOND TO OFFICE ACTION)
(currently amended)

u.s.2003/0001005A1-RisafietA1- is more so base on pin selection or a personal I.D. number for a security system.

Reprove card -has a pin selection and optional I.D. number also ,but Reprove differs where it allows you to have a picture and /or finger print stored on card for added security for today's changing time.

u.s.2003/0001005A1-RisafietA1 dose not.



Patent Application
Regina f. Harris

Disclosure Document no:505773
Dec. -20 -2003

REMARK'S

(RESPOND TO OFFICE ACTION)

u.s.2003/0001005A1-RisafietA1- is more so base on pin selection or a personal I.D. number for a security system.

Reprove card -has a pin selection and optional I.D. number also ,but Reprove differs where it allows you to have a picture and /or finger print stored on card for added security for today's changing time.

~~Reprove card allows you at any point, when returning merchandise for amount being refunded to be put back on card at point of transaction.~~
u.s.2003/0001005A1-RisafietA1 dose not.